



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [HUNTINGTON BANCSHARES INCORPORATED](#)

City/State [COLUMBUS, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [179,402,155](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HUNTINGTON BANCSHARES INCORPORATED](#)

[41 SOUTH HIGH STREET](#)

[COLUMBUS, OH 43287](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019													
Average assets (\$000)	179,651,932			144,719,101			151,966,477			116,932,622			108,027,800													
Net income (\$000)	1,592,642			894,121			1,294,716			817,212			1,410,914													
Number of BHCs in peer group	132			132			130			128			125													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.86	2.79	51	2.77	2.65	56	2.74	2.60	57	2.79	2.77	43	3.02	3.01	44											
+ Non-interest income	1.12	0.94	63	1.22	1.09	62	1.21	1.04	66	1.35	1.21	61	1.34	1.32	61											
- Overhead expense	2.35	2.18	69	2.89	2.21	86	2.87	2.17	87	2.36	2.57	44	2.53	2.69	44											
- Provision for credit losses	0.15	0.10	73	0.08	-0.12	93	0.02	-0.09	77	0.93	0.51	86	0.26	0.15	78											
+ Securities gains (losses)	0	0	45	0.01	0.01	75	0.01	0.01	70	0	0.02	3	-0.02	0.01	7											
+ Other tax equivalent adjustments	0	0	79	0	0	17	0	0	46	0	0	48	0	0	74											
= Pretax net operating income (tax equivalent)	1.48	1.46	57	1.03	1.76	6	1.06	1.66	8	0.85	1.04	32	1.56	1.56	48											
Net operating income	1.18	1.10	63	0.82	1.34	9	0.85	1.26	10	0.70	0.81	34	1.31	1.19	61											
Net income	1.18	1.10	63	0.82	1.34	9	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61											
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17												
Percent of Average Earning Assets																										
Interest income (tax equivalent)	3.36	3.36	51	3.05	3.12	43	3.04	3.06	46	3.38	3.55	34	4.25	4.41	38											
Interest expense	0.25	0.35	33	0.04	0.26	3	0.06	0.25	9	0.39	0.52	33	0.99	1.08	42											
Net interest income (tax equivalent)	3.11	3.01	51	3.01	2.85	59	2.98	2.80	60	2.99	3.01	43	3.26	3.33	42											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.08	0.09	63	0.26	0.12	83	0.22	0.11	80	0.56	0.27	82	0.35	0.21	79											
Earnings coverage of net loan and lease losses (X)	29.47	36.38	54	6.31	26.30	22	7.40	39.72	21	4.59	22.91	21	7.30	24.40	30											
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.78	1.17	88	1.91	1.32	86	1.81	1.23	88	2.22	1.58	83	1.04	0.83	74											
Allowance for loan and lease losses / Total loans and leases	1.76	1.15	88	1.88	1.30	87	1.79	1.20	88	2.19	1.55	84	1.03	0.81	75											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.39	72	0.78	0.58	72	0.64	0.49	75	0.65	0.71	49	0.63	0.57	61											
30-89 days past due loans and leases / Total loans and leases	0.56	0.33	81	0.43	0.29	78	0.52	0.32	79	0.47	0.39	70	0.57	0.43	76											
Liquidity and Funding																										
Net noncore funding dependence	5.92	5.89	57	-1.04	-3.31	59	0.92	-2.33	61	4.76	3.20	60	13.44	14.45	50											
Net short-term noncore funding dependence	0.55	0.87	45	-3.92	-9.17	66	-1.66	-7.71	68	-0.61	-4.76	62	6.30	3.38	53											
Net loans and leases / Total assets	65.49	63.09	51	63.14	58.81	64	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55											
Capitalization																										
Tier 1 leverage ratio	8.51	9.22	27	8.62	9.07	38	8.56	8.98	40	9.32	9.13	56	9.26	9.76	41											
Holding company equity capital / Total assets	9.55	9.68	48	11.20	10.79	58	11.09	10.71	57	10.56	11.16	42	10.82	12.43	31											
Total equity capital (including minority interest) / Total assets	9.57	9.81	46	11.21	10.91	57	11.10	10.82	55	10.56	11.29	40	10.82	12.57	29											
Common equity tier 1 capital / Total risk-weighted assets	9.27	11.79	11	9.57	12.64	5	9.33	12.42	5	10	12.38	14	9.88	12.17	17											
Net loans and leases / Equity capital (X)	6.86	6.64	55	5.64	5.47	56	5.78	5.53	59	6.24	5.58	67	6.40	5.21	76											
Cash dividends / Net income	48.09	31.93	84	78.88	27.22	97	74.06	28.27	97	88.28	42.30	94	48.54	33.12	79											
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02												
Growth Rates																										
Assets	3.18	6.04	45	44.76	9.51	96	41.47	10.50	93	12.88	16.68	44	0.20	9.26	11											
Equity capital	-12.03	-3.83	30	50.80	7.52	96	48.52	7.46	95	10.15	6.99	72	6.24	10.49	40											
Net loans and leases	7.01	14.48	27	36.12	-0.66	95	37.62	3.36	95	7.38	9.07	51	0.76	9.10	17											
Noncore funding	58.82	36.20	72	-30.98	-21.64	36	-40.53	-14.79	20	-20.11	-12.18	40	5.97	6.59	54											
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36											
Long-term debt / Equity capital	21.68	11.91	79	18.40	10.65	79	14.84	10.95	73	29.95	13.56	81	32.59	13.04	80											
Equity investment in subsidiaries / Equity capital	102.43	104.01	48	100.80	103.15	40	101.20	103.22	45	97.51	102.81	20	110.31	103.22	83											
Cash from ops + noncash items + op expense / Op expense + dividends	111.39	118.32	48	106.29	155.61	34	108.81	154.48	32	180.79	147.24	73	77.73	190.27	9											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,220,065	2,541,849	3,525,493	3,015,518	3,468,572	26.68	57.71
Income from lease financing receivables.....	188,575	126,298	187,809	124,424	127,998	49.31	105.11
Fully taxable income on loans and leases.....	3,378,488	2,640,153	3,675,407	3,123,292	3,582,143	27.97	59.19
Tax-exempt income on loans and leases.....	30,152	27,994	37,895	16,650	14,427	7.71	163.29
Estimated tax benefit on income on loans and leases.....	8,015	7,385	10,073	4,530	3,949	8.53	29.77
Income on loans and leases (tax equivalent).....	3,416,655	2,675,532	3,723,375	3,144,472	3,600,519	27.70	59.66
Investment interest income (tax equivalent).....	695,116	360,622	506,666	529,939	617,335	92.75	58.38
Interest on balances due from depository institutions.....	32,033	8,577	11,421	6,451	14,560	273.48	780.27
Interest income on other earning assets.....	17,894	6,251	8,901	6,257	18,845	186.26	23.06
Total interest income (tax equivalent).....	4,161,698	3,050,982	4,250,363	3,687,119	4,251,259	36.41	60.25
Interest on time deposits of \$250K or more	992	1,420	1,932	8,476	24,813	-30.14	-64.19
Interest on time deposits < \$250K.....	16,919	2,110	2,889	38,575	139,138	701.85	-15.14
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	110,510	29,555	40,406	149,697	420,540	273.91	6.25
Interest on other borrowings and trading liabilities.....	142,650	-16,300	8,074	180,597	346,462		-2.18
Interest on subordinated debt and mandatory convertible securities	32,672	22,564	35,347	45,498	56,648	44.80	-4.84
Total interest expense.....	303,743	39,349	88,648	422,843	987,601	671.92	-1.02
Net interest income (tax equivalent).....	3,857,955	3,011,633	4,161,715	3,264,276	3,263,658	28.10	68.46
Non-interest income.....	1,507,201	1,328,067	1,836,881	1,573,458	1,452,108	13.49	59.69
Adjusted operating income (tax equivalent)	5,365,156	4,339,700	5,998,596	4,837,734	4,715,766	23.63	65.90
Overhead expense.....	3,161,799	3,140,276	4,361,895	2,758,365	2,731,116	0.69	53.48
Provision for credit losses.....	197,951	88,672	24,513	1,089,104	276,182		27.28
Securities gains (losses)	0	9,801	8,754	-793	-24,031	-100.00	-100.00
Other tax equivalent adjustments	1	-3	0	0	1		-99.99
Pretax net operating income (tax equivalent).....	1,992,759	1,119,761	1,616,469	993,230	1,685,887	77.96	93.51
Applicable income taxes	371,284	205,885	293,919	154,855	248,466	80.34	62.93
Tax equivalent adjustments	22,021	18,519	25,254	21,116	26,460	18.91	-53.87
Applicable income taxes (tax equivalent).....	393,305	224,404	319,173	175,971	274,926	75.27	42.70
Minority interest	6,812	1,236	2,580	47	47	451.13	
Net income before discontinued operations, net of minority interest	1,592,642	894,121	1,294,716	817,212	1,410,914	78.12	111.11
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,592,642	894,121	1,294,716	817,212	1,410,914	78.12	111.11
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,599,454	895,357	1,297,296	817,259	1,410,961	78.64	112.07
Investment securities income (tax equivalent).....	695,116	360,622	506,666	529,939	617,335	92.75	58.38
US Treasury and agency securities (excluding mortgage-backed securities)	4,872	5,810	8,040	10,283	11,557	-16.14	-59.91
Mortgage-backed securities	539,066	277,595	395,104	414,457	466,122	94.19	70.01
All other securities	151,178	77,217	103,522	105,199	139,656	95.78	37.87
Cash dividends declared.....	765,925	705,279	958,827	721,464	684,921	8.60	141.17
Common	681,357	601,835	827,295	621,096	611,227	13.21	161.14
Preferred.....	84,568	103,444	131,532	100,368	73,694	-18.25	49.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.09	3.12	46	2.81	2.90	43	2.80	2.85	44	3.15	3.27	37	3.94	4	46
Less: Interest expense	0.23	0.33	34	0.04	0.24	3	0.06	0.23	9	0.36	0.48	36	0.91	0.98	46
Equals: Net interest income (tax equivalent)	2.86	2.79	51	2.77	2.65	56	2.74	2.60	57	2.79	2.77	43	3.02	3.01	44
Plus: Non-interest income	1.12	0.94	63	1.22	1.09	62	1.21	1.04	66	1.35	1.21	61	1.34	1.32	61
Equals: adjusted operating income (tax equivalent)	3.98	3.77	71	4	3.80	65	3.95	3.70	68	4.14	4.04	62	4.37	4.41	48
Less: Overhead expense	2.35	2.18	69	2.89	2.21	86	2.87	2.17	87	2.36	2.57	44	2.53	2.69	44
Less: Provision for credit losses	0.15	0.10	73	0.08	-0.12	93	0.02	-0.09	77	0.93	0.51	86	0.26	0.15	78
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0.01	0.01	75	0.01	0.01	70	0	0.02	3	-0.02	0.01	7
Plus: other tax equivalent adjustments	0	0	79	0	0	17	0	0	46	0	0	48	0	0	74
Equals: Pretax net operating income (tax equivalent)	1.48	1.46	57	1.03	1.76	6	1.06	1.66	8	0.85	1.04	32	1.56	1.56	48
Less: Applicable income taxes (tax equivalent)	0.29	0.34	30	0.21	0.41	9	0.21	0.38	11	0.15	0.23	26	0.25	0.36	22
Less: Minority interest	0.01	0	90	0	0	84	0	0	86	0	0	78	0	0	73
Equals: Net operating income	1.18	1.10	63	0.82	1.34	9	0.85	1.26	10	0.70	0.81	34	1.31	1.19	61
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.18	1.10	63	0.82	1.34	9	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61
Memo: Net income (last four quarters)	1.12	1.10	52	0.87	1.30	11	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61
Net income-BHC and noncontrolling (minority) interest	1.19	1.11	65	0.82	1.35	7	0.85	1.27	9	0.70	0.83	33	1.31	1.20	61
Margin Analysis															
Average earning assets / Average assets	91.93	92.93	35	92.10	93.09	38	92.04	93.08	35	93.31	92.32	65	92.56	91.05	66
Average interest-bearing funds / Average assets	62.39	60.58	65	63.63	61.98	66	62.63	61.99	61	65.93	64.06	65	68.94	65.57	69
Interest income (tax equivalent) / Average earning assets	3.36	3.36	51	3.05	3.12	43	3.04	3.06	46	3.38	3.55	34	4.25	4.41	38
Interest expense / Average earning assets	0.25	0.35	33	0.04	0.26	3	0.06	0.25	9	0.39	0.52	33	0.99	1.08	42
Net interest income (tax equivalent) / Average earning assets	3.11	3.01	51	3.01	2.85	59	2.98	2.80	60	2.99	3.01	43	3.26	3.33	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.94	4.24	27	3.79	4.07	36	3.79	4.01	37	3.91	4.27	28	4.75	5.09	28
Interest-bearing bank balances	1.40	0.79	96	0.13	0.13	65	0.15	0.14	71	0.20	0.27	30	1.76	2.04	33
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets	0.19	0.57	61	0.12	0.45	62	0.14	0.45	62	0.15	0.60	59	0.70	0.99	57
Total earning assets	3.34	3.33	52	3.03	3.09	44	3.02	3.04	45	3.36	3.51	34	4.23	4.36	40
Investment securities (tax equivalent)	2.13	1.96	69	1.59	1.77	39	1.55	1.77	37	2.29	2.25	53	2.74	2.76	50
US Treasury and agency securities (excluding mortgage-backed securities)	1.72	1.38	82	1.84	1.23	83	1.88	1.14	86	2.67	1.75	88	2.53	2.32	73
Mortgage-backed securities	1.93	1.87	56	1.33	1.55	30	1.34	1.57	30	2.09	2.05	51	2.52	2.61	37
All other securities	3.16	2.89	64	2.07	2.85	26	1.98	2.81	23	2.97	3.24	43	3.69	4.06	46
Interest-bearing deposits	0.17	0.35	24	0.05	0.22	9	0.05	0.21	9	0.30	0.53	21	0.94	1.10	41
Time deposits of \$250K or more	0.27	0.61	12	0.31	0.70	14	0.31	0.66	14	1.56	1.42	62	2.25	1.96	70
Time deposits < \$250K	0.80	0.58	75	0.10	0.67	2	0.10	0.62	3	1.34	1.36	50	2.52	1.82	92
Other domestic deposits	0.15	0.31	26	0.05	0.16	14	0.05	0.15	13	0.24	0.36	31	0.76	0.93	39
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.01	0.88	5	0.02	0.18	13	0.02	0.17	16	0.94	0.62	80	2.07	1.86	60
Other borrowed funds and trading liabilities	2.11	1.55	78	-0.34	1.29	0	0.13	1.27	14	1.92	1.50	74	3.40	2.38	88
All interest-bearing funds	0.36	0.54	29	0.06	0.38	3	0.09	0.37	6	0.55	0.74	31	1.33	1.49	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,507,201	1,328,067	1,836,881	1,573,458	1,452,108
Fiduciary activities income	138,242	125,658	172,615	145,609	141,864
Service charges on deposit accounts - domestic	282,143	254,057	346,293	277,726	340,202
Trading revenue.....	9,235	33,536	64,841	131,157	115,416
Investment banking fees and commissions.....	145,612	102,472	138,020	115,827	109,506
Insurance activities revenue.....	60,835	60,135	82,472	75,707	68,085
Venture capital revenue.....	578	23,278	36,209	11,994	11,799
Net servicing fees	137,443	23,806	26,006	-43,263	6,583
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	202,089	248,665	334,985	373,273	159,538
Other non-interest income.....	531,024	456,460	635,440	485,428	499,115
Total overhead expenses	3,161,799	3,140,276	4,361,895	2,758,365	2,731,116
Personnel expense.....	1,766,757	1,701,485	2,332,241	1,689,653	1,651,406
Net occupancy expense.....	398,526	368,268	547,502	335,176	314,860
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	41,025	34,260	47,996	40,798	48,999
Other operating expenses.....	955,491	1,036,263	1,434,156	692,738	715,851
Fee income on mutual funds and annuities.....	39,271	32,203	41,621	38,011	36,186
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,907	20,603	20,067	15,422	15,323
Average personnel expense per employee.....	88.75	82.58	116.22	109.56	107.77
Average assets per employee.....	9,024.56	7,024.18	7,572.95	7,582.20	7,050.04

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.61	2.43	59	2.42	2.14	58	2.27	2.17	52	2.42	2.02	62	2.49	2.72
Overhead expenses / Net Interest Income + non-interest income	59.17	58.02	53	72.67	58.85	93	73.02	59.28	93	57.27	62.28	34	58.24	61.29
Percent of Average Assets														
Total overhead expense	2.35	2.18	69	2.89	2.21	86	2.87	2.17	87	2.36	2.57	44	2.53	2.69
Personnel expense.....	1.31	1.20	65	1.57	1.23	83	1.53	1.21	83	1.44	1.30	65	1.53	1.41
Net occupancy expense.....	0.30	0.22	78	0.34	0.24	91	0.36	0.23	91	0.29	0.26	65	0.29	0.28
Other operating expenses.....	0.74	0.73	62	0.99	0.72	84	0.98	0.72	85	0.63	0.94	22	0.71	0.97
Overhead less non-interest income	1.23	1.22	47	1.67	1.08	89	1.66	1.10	90	1.01	1.25	33	1.18	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	58.93	57.55	55	72.36	58.34	93	72.72	58.83	93	57.02	61.82	34	57.91	60.64
Personnel expense.....	32.93	31.86	51	39.21	32.89	81	38.88	32.93	81	34.93	32.36	65	35.02	32.39
Net occupancy expense.....	7.43	5.98	76	8.49	6.26	81	9.13	6.23	87	6.93	6.58	56	6.68	6.52
Other operating expenses.....	18.57	19.14	50	24.67	18.68	88	24.71	19.18	87	15.16	22.28	13	16.22	21.20
Total non-interest income	28.09	24.10	64	30.60	28.20	59	30.62	27.67	60	32.52	28.83	62	30.79	29.23
Fiduciary activities income	2.58	2.13	64	2.90	2.27	64	2.88	2.20	65	3.01	2.09	68	3.01	1.97
Service charges on domestic deposit accounts	5.26	3.30	86	5.85	3.25	87	5.77	3.27	86	5.74	3.27	86	7.21	3.88
Trading revenue.....	0.17	0.57	59	0.77	0.68	71	1.08	0.62	81	2.71	1.28	82	2.45	1.18
Investment banking fees and commissions.....	2.71	2.15	69	2.36	2.46	64	2.30	2.58	64	2.39	2.46	65	2.32	3.54
Insurance activities revenue.....	1.13	0.36	82	1.39	0.38	84	1.37	0.36	85	1.56	0.41	85	1.44	0.47
Venture capital revenue.....	0.01	0.01	88	0.54	0.03	92	0.60	0.04	93	0.25	0.01	93	0.25	0.02
Net servicing fees	2.56	1.23	81	0.55	0.56	65	0.43	0.60	62	-0.89	0.01	13	0.14	0.28
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	3.77	1.19	89	5.73	3.64	77	5.58	3.30	77	7.72	3.92	79	3.38	1.86
Other non-interest income.....	9.90	8.80	69	10.52	9.39	67	10.59	9.27	68	10.03	9.65	63	10.58	10.04
Overhead less non-interest income	30.84	32.79	37	41.76	29.67	84	42.09	30.52	86	24.49	31.93	28	27.12	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.63	21.50	23	18.39	21.49	18	18.18	21.18	17	15.59	18.63	26	14.74	20.56
Applicable income tax + TE / Pretax net operating income + TE	19.74	23.57	10	20.04	23.11	14	19.75	22.67	12	17.72	21.18	18	16.31	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	53,205,915	50,508,399	50,796,969	32,425,785	30,923,150	5,34	78.28	
Commercial and industrial loans	31,992,545	30,957,227	32,538,833	26,412,389	22,656,545	3.34	66.20	
Loans to individuals	21,265,566	20,945,773	20,853,849	18,384,259	17,891,637	1.53	35.80	
Loans to depository institutions and acceptances of other banks	585,309	611,202	702,635	559,800	493,451	-4.24	54.66	
Agricultural loans	214,195	167,351	207,825	81,779	70,693	27.99	228.13	
Other loans and leases	12,333,344	8,712,164	8,496,695	5,018,985	4,245,884	41.56	205.49	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	119,596,874	111,902,116	113,596,806	82,882,997	76,281,360	6.88	72.74	
Less: Allowance for loan and lease losses	2,110,092	2,106,964	2,030,190	1,814,299	783,351	0.15	212.38	
Net loans and leases	117,486,782	109,795,152	111,566,616	81,068,698	75,498,009	7.01	71.37	
Debt securities that reprice or mature in over 1 year	38,679,936	36,298,461	39,213,255	23,683,724	21,369,227	6.56	76.99	
Mutual funds and equity securities	161,176	237,090	240,377	59,363	54,320	-32.02	1275.57	
Subtotal	156,327,894	146,330,703	151,020,248	104,811,785	96,921,556	6.83	72.88	
Interest-bearing bank balances	2,906,648	8,576,981	4,103,275	5,392,838	226,495	-66.11	729.59	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,773,968	1,726,379	1,651,441	1,636,223	1,782,939	2.76	5.27	
Trading assets	448,870	959,626	641,386	1,119,386	544,941	-53.22	78.99	
Total earning assets	161,482,503	157,677,282	157,457,869	112,986,732	99,542,051	2.41	74.17	
Non-interest-bearing cash and due from depository institutions	1,346,731	1,354,300	1,349,206	1,046,056	949,920	-0.56	67.01	
Premises, fixed assets, and leases	1,457,469	1,466,845	1,479,312	955,974	972,514	-0.64	70.81	
Other real estate owned	11,470	7,419	9,261	3,883	10,748	54.60	-72.72	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	15,103,982	13,372,338	13,768,581	8,045,003	7,526,588	12.95	99.56	
Total assets	179,402,155	173,878,184	174,064,229	123,037,648	109,001,821	3.18	75.90	
Quarterly average assets	182,103,453	173,665,744	173,708,606	120,679,946	108,603,616	4.86	79.62	
Average loans and leases (YTD)	115,528,552	94,027,862	98,328,852	80,508,795	75,792,170	22.87	69.74	
Memoranda								
Loans held-for-sale	893,390	1,334,947	1,676,439	1,274,913	877,417	-33.08	37.08	
Loans not held-for-sale	118,703,484	110,567,169	111,920,367	81,608,084	75,403,943	7.36	73.08	
Real estate loans secured by 1–4 family	32,685,157	30,872,510	30,861,969	22,003,716	21,055,613	5.87	74.12	
Commercial real estate loans	20,382,234	19,450,551	19,755,281	10,295,624	9,788,822	4.79	85.26	
Construction and land development	2,446,762	2,261,198	2,398,135	1,209,969	1,263,556	8.21	38.88	
Multifamily	3,216,083	3,038,225	3,306,741	1,245,705	966,654	5.85	208.40	
Nonfarm nonresidential	14,719,389	14,151,128	14,050,405	7,839,950	7,558,612	4.02	79.56	
Real estate loans secured by farmland	138,524	185,338	179,719	126,445	78,715	-25.26	97.47	
Total investment securities	40,640,203	38,345,523	41,146,592	25,405,810	23,272,606	5.98	72.51	
U.S. Treasury securities	4,849	5,001	4,993	5,000	10,213	-3.04	-56.94	
US agency securities (excluding mortgage-backed securities)	332,017	468,878	441,369	308,241	457,759	-29.19	-48.34	
Municipal securities	3,378,348	3,636,033	3,528,722	3,007,249	3,058,468	-7.09	-1.55	
Mortgage-backed securities	34,311,506	31,987,955	34,477,780	21,384,509	19,072,272	7.26	82.40	
Asset-backed securities	286,611	232,631	282,487	191,648	564,371	23.20	-44.95	
Other debt securities	2,165,696	1,777,935	2,170,864	449,800	55,203	21.81	1571.50	
Mutual funds and equity securities	161,176	237,090	240,377	59,363	54,320	-32.02	1275.57	
Available-for-sale securities	23,305,782	25,653,821	28,459,611	16,485,358	14,148,686	-9.15	56.73	
U.S. Treasury securities	4,849	5,001	4,993	5,000	10,213	-3.04	-56.94	
US agency securities (excluding mortgage-backed securities)	190,356	264,239	248,417	61,948	164,745	-27.96	97.36	
Municipal securities	3,376,359	3,633,694	3,526,528	3,004,331	3,054,691	-7.08	-1.45	
Mortgage-backed securities	17,281,911	19,740,321	22,226,322	12,772,631	10,299,463	-12.45	61.90	
Asset-backed securities	286,611	232,631	282,487	191,648	564,371	23.20	-44.95	
Other debt securities	2,165,696	1,777,935	2,170,864	449,800	55,203	21.81	1571.50	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-2,337,938	164,358	42,777	393,674	116,252			
Available-for-sale securities appreciation (depreciation)	-4,716,264	929	-163,431	310,223	85,526			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	28,007,361	23,187,223	21,683,228	14,419,989	3,752,171	20.79	349.27	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	41,038,321	44,729,113	43,470,404	28,731,853	20,391,211	-8.25	83.64	
NOW, ATS and transaction accounts	43,672,688	36,620,333	39,836,600	2,018,611	2,884,696	19.26	3795.15	
Time deposits less brokered deposits < \$250K	-2,215,126	2,011,494	2,173,558	-2,371,755	1,764,897			
MMDA and other savings accounts	58,918,195	56,184,609	56,277,095	66,396,478	53,938,886	4.87	13.44	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	141,414,078	139,545,549	141,757,657	94,775,187	78,979,690	1.34	89.62	
Time deposits of \$250K or more	414,644	874,686	656,121	241,439	944,441	-52.60	-22.52	
Foreign deposits	0	0	0	0	0			
Federal funds purchased and repos	300,653	401,315	320,229	70,553	1,040,675	-25.08	-80.19	
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	157,875	1,971,574	1,248,676	1,985,580	3,603,280	-91.99	-92.38	
Other borrowings w/remaining maturity over 1 year	8,306,414	3,856,533	3,834,338	5,604,286	6,876,710	115.39	34.25	
Brokered deposits < \$250K	4,762,403	1,674,203	1,085,614	4,111,775	2,571,883	184.46	37.80	
Noncore funding	13,941,989	8,778,311	7,144,978	12,013,633	15,036,989	58.82	1.26	
Trading liabilities	1,183,716	250,880	120,437	117,015	103,975	371.83	2002.37	
Subordinated notes and debentures + trust preferred securities	1,873,745	2,026,373	2,088,325	914,978	1,208,874	-7.53	48.08	
Other liabilities	3,818,085	3,778,495	3,634,961	2,224,495	1,877,546	1.05	135.67	
Total liabilities	162,231,613	154,379,608	154,746,358	110,045,308	97,207,074	5.09	77.71	
Equity Capital								
Perpetual preferred stock (including surplus)	2,176,598	2,280,918	2,176,599	2,195,898	1,207,482	-4.57	102.36	
Common stock	14,491	14,528	14,440	10,223	10,245	-0.25	33.62	
Common surplus	15,271,533	15,335,678	15,212,304	8,776,189	8,800,943	-0.42	55.57	
Retained earnings	3,029,062	2,050,978	2,202,345	1,877,659	2,088,184	47.69	1405.39	
Accumulated other comprehensive income	-3,276,266	-124,743	-229,940	191,562	-256,505			
Other equity capital components	-79,883	-78,642	-79,320	-59,191	-55,602			
Total holding company equity capital	17,135,535	19,478,717	19,296,428	12,992,340	11,794,747	-12.03	60.16	
Noncontrolling (minority) interest in subsidiaries	35,007	19,859	21,443	0	0	76.28		
Total equity capital, including minority interest	17,170,542	19,498,576	19,317,871	12,992,340	11,794,747	-11.94	60.49	
Total liabilities and capital	179,402,155	173,878,184	174,064,229	123,037,648	109,001,821	3.18	75.90	
Memoranda								
Non-interest-bearing deposits	41,038,321	44,729,113	43,470,404	28,731,853	20,391,211	-8.25	83.64	
Interest-bearing deposits	105,552,804	97,365,325	100,028,988	70,396,548	62,104,803	8.41	87.74	
Total deposits	146,591,125	142,094,438	143,499,392	99,128,401	82,496,014	3.16	86.57	
Long-term debt that reprices within 1 year	0	0	0	298,282	299,483		-100.00	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	19,296,428	12,992,340	12,992,340	11,794,747	11,101,702			
Accounting restatements	0	0	0	-306,269	548			
Net income	1,592,642	894,121	1,294,716	817,212	1,410,914			
Net sale of new perpetual preferred stock	0	-115,065	-215,064	988,415	0			
Net sale of new common stock	59,279	-433,596	-557,058	-24,781	-375,529			
Sale of treasury stock	11,274	0	0	0	0			
Less: Purchase of treasury stock	11,837	19,451	20,129	3,589	10,322			
Changes incident to business combinations	0	7,182,470	7,182,470	0	0			
Less: Dividends declared	765,925	705,279	958,827	721,464	684,921			
Change in other comprehensive income	-3,046,326	-316,305	-421,502	448,069	352,355			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	-518	-518	0	0			
Holding company equity capital, ending balance	17,135,535	19,478,717	19,296,428	12,992,340	11,794,747			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	29.66	39.88	29	29.05	36.06	30	29.18	36.25	32	26.35	36.22	30	28.37	37.78	32
Commercial and industrial loans	17.83	11.23	80	17.80	11.11	81	18.69	10.76	83	21.47	13.52	86	20.79	12.02	83
Loans to individuals	11.85	3.58	88	12.05	3.60	87	11.98	3.36	89	14.94	3.40	93	16.41	4.20	92
Loans to depository institutions and acceptances of other banks	0.33	0.02	92	0.35	0.02	93	0.40	0.02	93	0.45	0.03	94	0.45	0.04	92
Agricultural loans.....	0.12	0.19	66	0.10	0.21	63	0.12	0.18	65	0.07	0.19	60	0.06	0.24	56
Other loans and leases.....	6.87	4.52	71	5.01	4.26	61	4.88	4.47	61	4.08	4.63	56	3.90	5.01	49
Net loans and leases.....	65.49	63.09	51	63.14	58.81	64	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55
Debt securities over 1 year.....	21.56	18.76	63	20.88	18.32	63	22.53	19.46	65	19.25	15.55	68	19.60	14.60	76
Mutual funds and equity securities	0.09	0.05	75	0.14	0.05	81	0.14	0.06	80	0.05	0.05	62	0.05	0.06	61
Subtotal	87.14	83.05	64	84.16	78.17	71	86.76	79.22	80	85.19	78.16	75	88.92	79.65	89
Interest-bearing bank balances	1.62	3.61	32	4.93	9.37	27	2.36	8.50	12	4.38	7.51	29	0.21	3.06	3
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.99	1.71	44	0.99	1.51	49	0.95	1.56	48	1.33	1.68	52	1.64	1.91	62
Trading assets	0.25	0.59	66	0.55	0.58	73	0.37	0.49	69	0.91	1.01	73	0.50	1.19	70
Total earning assets.....	90.01	90.76	42	90.68	91.57	37	90.46	91.77	34	91.83	91.05	59	91.32	89.53	68
Non-interest cash and due from depository institutions.....	0.75	0.98	31	0.78	0.99	33	0.78	0.82	48	0.85	1.07	33	0.87	1.14	29
Other real estate owned.....	0.01	0.01	58	0	0.01	38	0.01	0.01	46	0	0.02	25	0.01	0.03	33
All other assets.....	9.24	8.19	65	8.54	7.39	64	8.77	7.35	67	7.32	7.82	41	7.81	9.27	32
Memoranda															
Short-term investments	2.61	6.75	26	5.93	12.31	21	3.31	11.47	15	5.71	11.17	27	1.84	7.63	21
U.S. Treasury securities.....	0	1.98	18	0	1.18	27	0	1.47	22	0	0.84	36	0.01	1.03	32
US agency securities (excluding mortgage-backed securities)	0.19	0.81	42	0.27	0.75	48	0.25	0.82	45	0.25	0.63	47	0.42	0.54	57
Municipal securities	1.88	1.69	61	2.09	1.70	62	2.03	1.73	61	2.44	1.69	68	2.81	1.34	77
Mortgage-backed securities	19.13	12.93	78	18.40	13.46	74	19.81	14.14	77	17.38	11.75	78	17.50	11.44	80
Asset-backed securities	0.16	0.85	48	0.13	0.47	62	0.16	0.50	61	0.16	0.32	65	0.52	0.28	76
Other debt securities	1.21	0.51	81	1.02	0.51	76	1.25	0.53	78	0.37	0.42	61	0.05	0.39	45
Loans held-for-sale.....	0.50	0.30	77	0.77	0.50	76	0.96	0.55	77	1.04	0.52	79	0.80	0.39	77
Loans held for investment	66.17	63.03	54	63.59	58.34	66	64.30	58.06	66	66.33	61.72	61	69.18	63.50	55
Real estate loans secured by 1–4 family	18.22	12.79	77	17.76	11.57	77	17.73	11.46	77	17.88	11.91	75	19.32	13.29	73
Revolving	4.48	1.52	95	4.92	1.44	96	4.74	1.42	96	5.72	1.66	96	7.12	2.07	97
Closed-end, secured by first liens	13.63	10.86	69	12.67	9.73	67	12.87	9.67	70	12.03	9.81	63	11.98	10.69	59
Closed-end, secured by junior liens	0.10	0.19	50	0.16	0.19	56	0.12	0.17	51	0.13	0.22	45	0.21	0.28	55
Commercial real estate loans	11.36	24.89	21	11.19	22.35	22	11.35	22.69	22	8.37	22.22	20	8.98	22.23	23
Construction and land development	1.36	3.92	29	1.30	3.40	26	1.38	3.34	28	0.98	3.40	21	1.16	3.44	29
Multifamily.....	1.79	3.87	33	1.75	3.32	37	1.90	3.57	36	1.01	3.12	24	0.89	3.01	23
Nonfarm nonresidential	8.20	15.73	24	8.14	14.65	26	8.07	14.57	26	6.37	14.72	24	6.93	14.69	27
Real estate loans secured by farmland.....	0.08	0.34	51	0.11	0.35	55	0.10	0.30	57	0.10	0.33	55	0.07	0.36	48

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	44.49	62.29	24	45.14	60.51	24	44.72	61.05	25	39.12	57.15	22	40.54	57.46	24
Real estate loans secured by 1–4 family.....	27.33	20.65	73	27.59	20	73	27.17	19.86	74	26.55	19.43	72	27.60	20.75	72
Revolving	6.73	2.39	94	7.65	2.47	96	7.26	2.43	95	8.49	2.64	97	10.17	3.15	98
Closed-end.....	20.60	18.01	63	19.94	17.35	65	19.90	17.24	66	18.06	16.59	59	17.43	17.39	52
Commercial real estate loans	17.04	38.12	20	17.38	37.13	21	17.39	37.86	21	12.42	34.63	13	12.83	33.52	17
Construction and land development.....	2.05	6.10	26	2.02	5.69	21	2.11	5.65	25	1.46	5.26	17	1.66	5.09	23
1–4 family.....	0.37	1.40	39	0.37	1.19	36	0.35	1.18	38	0.22	0.93	32	0.30	0.94	38
Other.....	1.67	4.62	25	1.65	4.46	21	1.76	4.40	23	1.24	4.19	17	1.35	4.02	22
Multifamily.....	2.69	5.86	30	2.72	5.41	30	2.91	5.78	32	1.50	4.96	18	1.27	4.69	17
Nonfarm nonresidential	12.31	24.30	26	12.65	24.45	25	12.37	24.56	26	9.46	22.93	20	9.91	22.15	23
Owner-occupied.....	4.60	8.11	32	5.13	8.31	34	5	8.29	35	4.96	7.68	34	5.22	7.72	37
Other.....	7.70	15.95	26	7.51	15.83	22	7.37	15.94	23	4.49	14.95	13	4.69	14.34	14
Real estate loans secured by farmland.....	0.12	0.55	48	0.17	0.61	52	0.16	0.54	54	0.15	0.54	51	0.10	0.55	47
Loans to depository institutions and acceptances of other banks.....	0.49	0.04	91	0.55	0.03	93	0.62	0.04	93	0.68	0.06	93	0.65	0.11	90
Commercial and industrial loans	26.75	18.37	78	27.66	19.45	78	28.64	18.86	78	31.87	22.17	83	29.70	19.53	82
Loans to individuals	17.78	6.24	82	18.72	6.58	84	18.36	6.24	84	22.18	6.13	89	23.45	7.13	91
Credit card loans	0.53	0.53	77	0.49	0.51	74	0.50	0.53	74	0.72	0.65	76	0.97	0.81	75
Agricultural loans.....	0.18	0.31	65	0.15	0.38	62	0.18	0.34	64	0.10	0.32	59	0.09	0.37	55
Other loans and leases.....	10.31	8.16	69	7.79	8.42	60	7.48	8.75	58	6.06	9.09	53	5.57	9.85	46
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	316.36	411.16	33	311.83	383.43	37	317.12	391.81	36	260.57	381.27	25	290.70	391.26	33
Real estate loans secured by 1–4 family.....	194.35	133.66	78	190.60	124.74	80	192.67	126.06	79	176.82	125.03	71	197.94	138.18	72
Revolving	47.83	15.46	94	52.86	15.53	96	51.52	15.44	96	56.54	17.42	96	72.96	21.26	98
Closed-end.....	146.52	116.59	73	137.74	107.54	69	141.15	108.85	73	120.28	106.14	58	124.98	115.20	56
Commercial real estate loans	121.19	254.65	21	120.08	238.58	23	123.33	245.88	23	82.74	234.65	19	92.02	229.44	23
Construction and land development.....	14.55	39.81	28	13.96	36.07	26	14.97	35.95	28	9.72	35.62	23	11.88	34.95	28
1–4 family.....	2.65	9.02	41	2.59	7.44	40	2.49	7.42	40	1.47	6.34	32	2.18	6.61	40
Other.....	11.89	30.27	27	11.37	28.34	27	12.49	28.11	27	8.25	28.16	20	9.70	27.32	28
Multifamily.....	19.12	40.47	34	18.76	35.29	36	20.64	38.66	36	10.01	32.74	21	9.09	31.04	23
Nonfarm nonresidential	87.52	161.09	26	87.37	156.30	28	87.72	158.05	27	63	155.06	22	71.06	152.10	26
Owner-occupied.....	32.74	53.43	33	35.47	52.63	36	35.46	52.99	35	33.07	52.37	33	37.45	53.07	39
Other.....	54.78	105.96	28	51.90	100.99	27	52.26	102.54	26	29.94	100.54	17	33.61	97.41	20
Real estate loans secured by farmland.....	0.82	3.36	51	1.14	3.67	56	1.12	3.22	56	1.02	3.44	52	0.74	3.60	46
Loans to depository institutions and acceptances of other banks.....	3.48	0.26	91	3.77	0.20	93	4.39	0.21	94	4.50	0.28	93	4.64	0.44	92
Commercial and industrial loans	190.23	115.08	82	191.13	116.17	82	203.14	114.45	84	212.25	139.91	82	212.99	122.02	85
Loans to individuals	126.45	35.47	88	129.32	36.56	88	130.19	34.55	90	147.74	37.47	92	168.19	43.51	94
Credit card loans	3.80	2.79	78	3.38	2.58	76	3.56	2.77	76	4.78	3.30	77	6.94	4.34	77
Agricultural loans.....	1.27	1.73	67	1.03	2.03	63	1.30	1.86	65	0.66	1.88	58	0.66	2.18	55
Other loans and leases.....	73.33	50.11	72	53.79	47.63	64	53.04	51.06	63	40.33	49.54	56	39.91	52.44	51
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.03	30.74	15	12.79	29.25	13	12.87	30.07	13	7.91	27.32	10	8.15	26.45	11
(CECL transition adjusted)	92.66	205.31	19	88.37	187.63	18	91.27	195.33	20	52.68	183.76	14	58.46	178.57	17
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	125.40	262.15	18	123.84	244.92	21	126.72	252.85	21	85.75	240.85	17	95.91	236.10	20

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.61	6.75	26	5.93	12.31	21	3.31	11.47	15	5.71	11.17	27	1.84	7.63	21
Liquid assets	21.81	23.63	49	24.83	29.12	42	23.45	29.03	35	23.77	26.22	48	19.49	22.44	51
Investment securities	22.65	20.98	58	22.05	20.37	57	23.64	21.63	59	20.65	17.85	64	21.35	16.99	73
Net loans and leases	65.49	63.09	51	63.14	58.81	64	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55
Net loans, leases and standby letters of credit	65.92	63.92	51	63.68	59.61	63	64.51	59.49	63	66.38	62.48	60	69.84	64.84	53
Core deposits	78.83	74.28	60	80.25	75.52	63	81.44	75.71	67	77.03	70.67	60	72.46	63.09	69
Noncore funding	7.77	12.30	38	5.05	10.15	34	4.10	10.30	23	9.76	14.13	44	13.80	19.36	39
Time deposits of \$250K or more	0.23	1.67	6	0.50	1.67	15	0.38	1.58	12	0.20	2.11	6	0.87	2.94	14
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.17	1.24	33	0.23	1.19	36	0.18	1.23	32	0.06	1.47	25	0.95	1.94	50
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.17	0.58	45	0.23	0.54	50	0.18	0.54	48	0.06	0.54	42	0.95	0.48	64
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.09	2.18	24	1.13	0.88	66	0.72	1	55	1.61	1.24	67	3.31	3.01	57
Earning assets that reprice within 1 year	33.70	35.71	42	33.34	38.80	36	33.21	37.37	41	34.06	39.38	35	36.37	39.29	38
Interest-bearing liabilities that reprice within 1 year	3.64	6.79	30	4.38	6.64	40	3.79	6.39	36	4.62	8.20	34	6.61	10.19	26
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0.24	0.47	67	0.27	0.96	58
Net assets that reprice within 1 year	30.07	27.35	51	28.96	30.83	42	29.42	29.65	45	29.21	29.11	45	29.49	26.63	57
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.92	5.89	57	-1.04	-3.31	59	0.92	-2.33	61	4.76	3.20	60	13.44	14.45	50
Net short-term noncore funding dependence	0.55	0.87	45	-3.92	-9.17	66	-1.66	-7.71	68	-0.61	-4.76	62	6.30	3.38	53
Short-term investment / Short-term noncore funding	84.59	112.63	51	225.87	304.29	51	177.13	273.46	41	109.98	184.19	37	24.77	77.77	34
Liquid assets - short-term noncore funding / Nonliquid assets	23.95	24.05	55	29.55	36.72	45	28.19	36.68	39	24.37	28.18	51	14.96	16.97	53
Net loans and leases / Total deposits	80.15	79.04	51	77.27	73.05	59	77.75	72.79	61	81.78	79.43	58	91.52	90.31	48
Net loans and leases / Core deposits	83.08	86.19	46	78.68	78.83	54	78.70	78.25	53	85.54	88.34	50	95.59	103.93	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-15.55	-10.05	27	1.13	0.50	73	0.30	0.12	65	3.55	1.57	79	1.18	0.72	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-31.37	-19.27	17	0.01	1.06	24	-1.13	-0.25	24	2.80	4.31	32	0.87	1.36	41
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	42.26	26.09	70	32.48	13.65	78	30.25	14.28	77	34.88	11.38	86	38.97	12.67	85
Available-for-sale securities	57.35	71.92	29	66.90	84.59	21	69.17	83.77	24	64.89	87.23	14	60.80	85.40	13
U.S. Treasury securities	0.01	9.62	18	0.01	6.01	27	0.01	6.70	22	0.02	4.72	35	0.04	6.15	30
US agency securities (excluding mortgage-backed securities)	0.82	4.10	41	1.22	4.24	46	1.07	4.12	44	1.21	4.01	46	1.97	3.49	51
Municipal securities	8.31	8.02	61	9.48	8.38	64	8.58	8.22	64	11.84	9.83	64	13.14	7.75	73
Mortgage-backed securities	84.43	62.34	85	83.42	66.09	72	83.79	66.54	77	84.17	66.64	73	81.95	67.43	69
Asset-backed securities	0.71	4.33	47	0.61	2.45	61	0.69	2.50	61	0.75	1.91	65	2.43	1.66	75
Other debt securities	5.33	3.02	76	4.64	3.01	72	5.28	3.08	76	1.77	3.01	52	0.24	2.94	40
Mutual funds and equity securities	0.40	0.27	73	0.62	0.29	78	0.58	0.29	77	0.23	0.35	59	0.23	0.40	56
Debt securities 1 year or less	4.37	9.28	41	4.50	8.18	42	4.01	7.78	44	6.44	10.55	42	7.66	11.86	48
Debt securities 1 to 5 years	4.47	20.14	13	2.70	17.39	15	3.28	18.25	16	2.39	17.03	16	2.08	17.94	16
Debt securities over 5 years	90.70	68.28	90	91.97	72.07	85	92.02	71.11	88	90.83	69.86	79	89.75	66.02	83
Pledged securities	68.92	31.26	92	60.47	33.37	81	52.70	32.26	80	56.76	35.67	75	16.12	30.57	32
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-54.57	-40.81	41	44.41	64.27	51	-18.13	27.98	18	249.80	183.32	71	-41.54	26.69	4
Investment securities	5.98	11.76	49	63.72	32.48	76	61.96	31.36	82	9.17	23.62	32	4.05	11.75	44
Core deposits	1.34	4.57	48	53.67	16.96	95	49.57	16.94	93	20	26.88	28	-1.60	11.23	4
Noncore funding	58.82	36.20	72	-30.98	-21.64	36	-40.53	-14.79	20	-20.11	-12.18	40	5.97	6.59	54

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			49,488,188	36,822,487	34,521,249
Commit: Secured commercial real estate loans	3,882,635	2,958,024	3,446,333	1,511,892	1,534,115
Commit: Unsecured real estate loans	220,997	245,759	286,151	194,659	209,665
Credit card lines (reported semiannually, June/Dec)	0		3,509,556	3,253,552	3,492,644
Securities underwriting	0	0	0	0	0
Standby letters of credit	774,686	926,292	714,980	609,418	623,643
Commercial and similar letters of credit	13,680	15,135	36,585	21,529	8,162
Securities lent	0	200,197	200,424	178,586	212,854
Credit derivatives - notional amount (holding company as guarantor)	1,612,503	1,263,141	1,187,687	754,428	869,897
Credit derivatives - notional amount (holding company as beneficiary)	2,355,407	2,908,650	2,809,411	2,656,490	2,155,924
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,967,909	1,263,141	1,187,687	754,428	869,897
Derivative Contracts					
Interest rate futures and forward contracts	6,598,528	17,693,531	10,139,400	8,975,500	1,800,036
Written options contracts (interest rate)	1,559,343	3,139,004	2,053,184	6,603,175	2,250,651
Purchased options contracts (interest rate)	891,899	1,749,542	1,380,798	16,976,873	10,795,238
Interest rate swaps	73,135,797	51,835,122	53,018,709	42,895,008	39,166,110
Futures and forward foreign exchange	4,655,685	3,755,879	3,368,519	2,413,469	2,167,946
Written options contracts (foreign exchange)	16,924	10,650	182,250	152,286	2,360
Purchased options contracts (foreign exchange)	16,924	10,650	182,250	152,286	2,360
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	2,342	930	261	1,535	21,249
Written options contracts (commodity and other)	10,707	91,895	72,585	79,309	156,639
Purchased options contracts (commodity and other)	10,707	91,895	72,585	79,309	156,638
Commodity and other swaps	1,579,522	1,774,671	1,617,128	2,308,986	3,112,469

Percent of Total Assets

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Loan commitments (reported semiannually, June/Dec)						28.43	22.78	72	29.93	22.01	79	31.67	23.52	78	
Standby letters of credit	0.43	0.66	45	0.53	0.66	55	0.41	0.65	44	0.50	0.71	48	0.57	0.84	48
Commercial and similar letters of credit	0.01	0.02	62	0.01	0.02	63	0.02	0.02	72	0.02	0.02	68	0.01	0.02	55
Securities lent	0	0.08	42	0.12	0.10	86	0.12	0.10	86	0.15	0.18	83	0.20	0.40	81
Credit derivatives - notional amount (holding company as guarantor)	0.90	0.27	83	0.73	0.24	80	0.68	0.24	81	0.61	0.35	75	0.80	0.42	77
Credit derivatives - notional amount (holding company as beneficiary)	1.31	0.17	92	1.67	0.18	93	1.61	0.18	93	2.16	0.30	93	1.98	0.52	92
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.21	0.19	93	0.73	0.13	87	0.68	0.13	87	0.61	0.30	82	0.80	0.45	84
Derivative contracts	49.32	44.74	77	46.10	47.31	78	41.41	46.30	77	65.54	48.62	80	54.71	68.47	73
Interest rate contracts	45.81	32.78	78	42.80	35.15	80	38.26	32.46	77	61.32	34.36	83	49.55	47.31	74
Interest rate futures and forward contracts	3.68	3.53	83	10.18	4.39	86	5.83	3.25	84	7.29	6.21	82	1.65	10.67	68
Written options contracts (interest rate)	0.87	1.49	69	1.81	1.69	73	1.18	1.41	70	5.37	2.18	89	2.06	2.47	75
Purchased options contracts (interest rate)	0.50	1.57	67	1.01	1.29	75	0.79	1.31	74	13.80	1.46	93	9.90	2.65	88
Interest rate swaps	40.77	23.04	84	29.81	20.27	80	30.46	20.49	80	34.86	20.83	82	35.93	28.86	80
Foreign exchange contracts	2.61	6.65	80	2.17	6.12	79	2.14	6.30	77	2.21	6.01	78	1.99	10.12	76
Futures and forward foreign exchange contracts	2.60	4.26	83	2.16	3.76	81	1.94	3.78	80	1.96	3.47	80	1.99	5.23	80
Written options contracts (foreign exchange)	0.01	0.04	81	0.01	0.04	82	0.10	0.04	87	0.12	0.03	85	0	0.05	78
Purchased options contracts (foreign exchange)	0.01	0.04	81	0.01	0.04	82	0.10	0.04	87	0.12	0.04	86	0	0.08	78
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.89	1.18	83	1.13	0.91	84	1.01	0.92	84	2.01	1.86	83	3.16	3.32	81
Commodity and other futures and forward contracts	0	0.09	86	0	0.07	86	0	0.07	86	0	0.14	85	0.02	0.19	84
Written options contracts (commodity and other)	0.01	0.41	78	0.05	0.31	80	0.04	0.32	80	0.06	0.52	79	0.14	0.98	79
Purchased options contracts (commodity and other)	0.01	0.31	78	0.05	0.21	81	0.04	0.21	81	0.06	0.37	78	0.14	0.94	78
Commodity and other swaps	0.88	0.31	87	1.02	0.30	87	0.93	0.31	87	1.88	0.32	88	2.86	0.38	88
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						50.33	44.98	69	45.74	42.82	72	45.55	45.53	69	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	88,478,378	80,153,769	72,087,669	80,637,736	59,631,696
Interest rate contracts	82,185,567	74,417,199	66,592,091	75,450,556	54,012,035
Foreign exchange contracts.....	4,689,533	3,777,179	3,733,019	2,718,041	2,172,666
Equity, commodity, and other contracts	1,603,278	1,959,391	1,762,559	2,469,139	3,446,995
Derivatives Position					
Futures and forwards	11,256,555	21,450,340	13,508,180	11,390,504	3,989,231
Written options	1,586,974	3,241,549	2,308,019	6,834,770	2,409,650
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,586,974	3,241,549	2,308,019	6,834,770	2,409,650
Purchased options	919,530	1,852,087	1,635,633	17,208,468	10,954,236
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	919,530	1,852,087	1,635,633	17,208,468	10,954,236
Swaps	74,715,319	53,609,793	54,635,837	45,203,994	42,278,579
Held for trading.....	45,921,623	59,616,502	50,572,516	50,682,401	33,154,696
Interest rate contracts	39,835,225	54,089,037	45,286,453	45,495,221	27,535,035
Foreign exchange contracts.....	4,483,120	3,568,074	3,523,504	2,718,041	2,172,666
Equity, commodity, and other contracts	1,603,278	1,959,391	1,762,559	2,469,139	3,446,995
Non-traded.....	42,556,755	20,537,267	21,515,153	29,955,335	26,477,000
Interest rate contracts	42,350,342	20,328,162	21,305,638	29,955,335	26,477,000
Foreign exchange contracts.....	206,413	209,105	209,515	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	93,180,513	78,350,092	71,288,517	75,029,811	57,732,083
One year or less	17,307,768	15,447,849	13,673,829	18,720,797	7,358,545
Over 1 year to 5 years	50,904,527	32,928,157	34,643,993	32,518,232	38,751,197
Over 5 years	24,968,218	29,974,086	22,970,695	23,790,782	11,622,341
Gross negative fair value (absolute value)	2,663,284	1,063,459	743,626	1,033,428	520,885
Gross positive fair value.....	2,523,300	1,585,856	1,064,755	1,946,236	856,477
Held for trading.....	1,487,606	1,172,893	805,920	1,227,455	600,890
Non-traded.....	1,035,694	412,963	258,835	718,781	255,587
Current credit exposure on risk-based capital derivative contracts	2,519,440	1,398,015	844,845	1,885,741	839,827
Credit losses on derivative contracts	-4,030	3,254	-1,851	5,499	7,903
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	92.89	93.95	27	92.84	94.10	28	92.38	94.17	28	93.57	94.10	28	90.58	93.44	26
Foreign exchange contracts	5.30	3.10	76	4.71	3.22	76	5.18	3.47	75	3.37	3.49	71	3.64	3.20	71
Equity, commodity, and other contracts	1.81	1.15	79	2.44	1.21	80	2.45	1.14	81	3.06	1.17	79	5.78	1.64	82
Futures and forwards	12.72	9.12	70	26.76	12.59	78	18.74	11.16	75	14.13	14.05	62	6.69	13.49	46
Written options	1.79	5.29	48	4.04	7.18	49	3.20	6.28	46	8.48	8.18	62	4.04	5.91	53
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.79	4.93	50	4.04	6.91	51	3.20	5.96	49	8.48	7.73	65	4.04	5.10	56
Purchased options	1.04	4.14	50	2.31	3.41	61	2.27	3.27	59	21.34	3.42	96	18.37	4.42	90
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	1.04	3.58	53	2.31	3.01	63	2.27	2.87	61	21.34	2.86	96	18.37	3.35	91
Swaps	84.44	77.96	51	66.88	71.71	36	75.79	74.26	39	56.06	68.76	28	70.90	69.75	43
Held for trading	51.90	38.03	54	74.38	40.70	67	70.15	40.42	58	62.85	43.53	50	55.60	44.16	50
Interest rate contracts	45.02	31.70	58	67.48	34.66	68	62.82	34.15	63	56.42	36.62	56	46.18	37.24	54
Foreign exchange contracts	5.07	1.66	82	4.45	1.55	83	4.89	1.68	83	3.37	1.60	81	3.64	1.60	80
Equity, commodity, and other contracts	1.81	0.57	85	2.44	0.61	85	2.45	0.60	85	3.06	0.68	85	5.78	0.83	87
Non-traded	48.10	61.97	45	25.62	59.30	32	29.85	59.58	41	37.15	56.47	49	44.40	55.84	50
Interest rate contracts	47.87	57.96	48	25.36	56.22	33	29.56	56.71	42	37.15	53.82	50	44.40	52.22	50
Foreign exchange contracts	0.23	0.39	77	0.26	0.36	78	0.29	0.40	79	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	105.31	93.16	90	97.75	91.91	52	98.89	92.53	60	93.05	91.48	39	96.81	93.86	45
One year or less	19.56	37.29	41	19.27	27.90	51	18.97	27.56	50	23.22	32.05	51	12.34	32.17	38
Over 1 year to 5 years	57.53	22.61	92	41.08	29.78	67	48.06	27.01	79	40.33	27.06	70	64.98	30.45	91
Over 5 years	28.22	26.09	55	37.40	29.19	58	31.86	29.89	53	29.50	29.56	52	19.49	28.09	42
Gross negative fair value (absolute value)	3.01	2.48	63	1.33	1.18	62	1.03	0.98	54	1.28	1.55	50	0.87	0.83	54
Gross positive fair value	2.85	2.55	61	1.98	1.59	67	1.48	1.34	62	2.41	2.23	57	1.44	1.19	65
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.18	0.10	83	0.07	0.05	81	0.05	0.04	77	0.09	0.07	81	0.05	0.06	81
Gross positive fair value (X)	0.17	0.10	84	0.11	0.06	84	0.07	0.05	78	0.18	0.09	87	0.09	0.07	83
Held for trading (X)	0.10	0.06	81	0.08	0.05	79	0.06	0.04	79	0.11	0.07	78	0.06	0.06	79
Non-traded (X)	0.07	0.02	87	0.03	0.01	84	0.02	0.01	76	0.06	0.02	90	0.03	0.01	83
Current credit exposure (X)	0.17	0.06	88	0.10	0.05	84	0.06	0.04	79	0.17	0.06	88	0.09	0.05	82
Credit losses on derivative contracts	-0.03	0	3	0.02	0	95	-0.01	0	1	0.05	0	97	0.08	0	98
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.82	0.70	87	1.09	0.59	81	0.64	0.46	77	2.12	0.85	86	0.96	0.73	80

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,030,190	1,814,299	1,814,299	783,351	772,313
Gross losses	216,944	303,223	382,109	540,325	362,155
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	144,915	121,989	167,235	90,802	97,011
Net losses	72,029	181,234	214,874	449,523	265,144
Provision for loan and lease losses	151,931	42,255	-879	1,089,104	276,182
Adjustments	0	431,644	431,644	391,367	0
Ending balance	2,110,092	2,106,964	2,030,190	1,814,299	783,351
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.11	0.09	67	0.04	-0.12	85	0	-0.09	72	0.93	0.51	86	0.26	0.15
Provision for loan and lease losses / Average loans and leases	0.18	0.16	61	0.06	-0.21	84	0	-0.16	72	1.35	0.82	82	0.36	0.24
Provision for loan and lease losses / Net loan and lease losses	210.93	151.30	66	23.32	-65.12	70	-0.41	-105.48	63	242.28	487.86	31	104.16	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.78	1.17	88	1.91	1.32	86	1.81	1.23	88	2.22	1.58	83	1.04	0.83
Allowance for loan and lease losses / Total loans and leases	1.76	1.15	88	1.88	1.30	87	1.79	1.20	88	2.19	1.55	84	1.03	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	21.97	38.64	62	8.72	17.40	40	9.45	21.39	43	4.04	11.58	21	2.95	8.03
Allowance for loan and lease losses / Nonaccrual assets	342.68	428.13	56	237.74	330.05	43	274.17	364.13	46	324.82	299.17	65	160.83	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	256.50	320.87	48	203.45	271.93	41	219.02	287.08	46	256.69	244.34	62	121.85	151.73
Gross loan and lease losses / Average loans and leases	0.25	0.16	75	0.43	0.20	87	0.39	0.19	87	0.67	0.34	83	0.48	0.28
Recoveries / Average loans and leases	0.17	0.07	89	0.17	0.08	88	0.17	0.08	90	0.11	0.07	76	0.13	0.08
Net losses / Average loans and leases	0.08	0.09	63	0.26	0.12	83	0.22	0.11	80	0.56	0.27	82	0.35	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	37.93	34.26	65	22.58	25.09	57	30.95	34.67	54	25.07	33.98	41	36.22	36.22
Earnings coverage of net loan and lease losses (X)	29.47	36.38	54	6.31	26.30	22	7.40	39.72	21	4.59	22.91	21	7.30	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	-0.01	18	0.04	0.02	72	0.01	0.02	63	0.13	0.04	82	0.08	0.01
Real estate loans secured by 1–4 family	-0.03	-0.02	26	-0.02	-0.01	39	-0.02	-0.02	39	0.04	0.01	79	0.06	0.01
Revolving	-0.05	-0.06	39	-0.03	-0.07	40	-0.02	-0.07	48	0.11	0.01	85	0.11	0.02
Closed-end	-0.03	-0.01	26	-0.01	-0.01	38	-0.02	-0.01	39	0.01	0	60	0.03	0
Commercial real estate loans	-0.02	0	16	0.12	0.04	80	0.06	0.04	73	0.32	0.07	90	0.12	0.01
Construction and land development	-0.01	-0.02	38	-0.01	0.01	37	-0.01	0	28	0	0	39	0.09	-0.01
1–4 family	-0.01	0	11	0	0	86	-0.01	0	14	0	0	28	0.09	0
Other	-0.01	-0.01	37	-0.01	0.01	34	0	0	33	0	0	32	0	-0.01
Multifamily	0	0	16	0	0.01	22	-0.01	0.01	9	-0.05	0	3	-0.01	0
Nonfarm nonresidential	-0.03	0	15	0.17	0.05	84	0.09	0.05	77	0.43	0.11	88	0.14	0.02
Owner-occupied	-0.08	0	1	0.01	0.01	74	-0.01	0.01	6	0.13	0.02	93	0.14	0.01
Other	0.04	0.01	88	0.16	0.04	83	0.11	0.04	82	0.31	0.08	88	0	0.01
Real estate loans secured by farmland	0.03	0	92	0.22	-0.01	97	-0.15	0	4	0.45	0.02	95	0.59	0.01
Commercial and industrial loans	-0.06	0.11	9	0.41	0.19	82	0.30	0.17	77	1.10	0.47	87	0.42	0.37
Loans to individuals	0.53	0.76	45	0.19	0.72	20	0.29	0.71	28	0.53	1.13	32	0.71	1.17
Credit card loans	1.24	1.94	27	1.82	2.27	39	1.69	1.84	47	4.47	2.92	81	7.24	3.11
Agricultural loans	-0.24	0.02	5	-0.08	0.02	8	-0.05	0.02	14	0.38	0.19	84	0.07	0.08
Loans to foreign governments and institutions	0.05			0			0			0		0		0
Other loans and leases	0.14	0.13	68	0.67	0.09	94	0.58	0.10	90	0.38	0.15	82	0.43	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		669,274		481,450		593,274		391,401		432,525
90+ days past due loans and leases		221,059		174,450		211,020		174,760		174,328
Nonaccrual loans and leases		601,589		861,151		715,920		532,057		468,561
Total past due and nonaccrual loans and leases		1,491,922		1,517,051		1,520,214		1,098,218		1,075,414
Restructured 30–89 days past due		72,099		39,777		42,045		52,475		77,356
Restructured 90+ days past due		36,412		29,710		30,422		25,442		29,100
Restructured nonaccrual		226,348		154,903		149,262		182,749		185,754
Total restructured loans and leases		334,859		224,390		221,729		260,666		292,210
30–89 days past due loans held for sale		3,118		3,471		4,197		1,747		1,573
90+ days past due loans held for sale		0		0		244		2,182		2,046
Nonaccrual loans held for sale		0		284		266		298		0
Total past due and nonaccrual loans held for sale		3,118		3,755		4,707		4,227		3,619
Restructured loans and leases in compliance		495,938		534,061		492,763		648,293		646,723
Other real estate owned		11,470		7,419		9,261		3,883		10,748
Other Assets										
30–89 days past due		1,795		4,689		0		0		0
90+ days past due		296		301		0		0		0
Nonaccrual		14,165		25,080		24,556		26,500		18,499
Total other assets past due and nonaccrual		16,256		30,070		24,556		26,500		18,499
Percent of Loans and Leases										
30–89 days past due loans and leases	0.56	0.33	81	0.43	0.29	78	0.52	0.32	79	0.47
90+ days past due loans and leases	0.18	0.10	80	0.16	0.09	81	0.19	0.10	78	0.21
Nonaccrual loans and leases	0.50	0.37	75	0.77	0.54	77	0.63	0.46	77	0.64
90+ days past due and nonaccrual loans and leases	0.69	0.52	72	0.93	0.68	76	0.82	0.62	74	0.85
30–89 days past due restructured	0.06	0.01	90	0.04	0.01	88	0.04	0.01	88	0.06
90+ days past due restructured	0.03	0.01	90	0.03	0	87	0.03	0	88	0.03
Nonaccrual restructured	0.19	0.09	84	0.14	0.12	62	0.13	0.10	67	0.22
30–89 days past due loans held for sale	0	0	85	0	0	85	0	0	83	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	83	0
Nonaccrual loans held for sale	0	0	40	0	0	80	0	0	80	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.56	0.33	81	0.43	0.29	78	0.52	0.32	79	0.47
90+ days past due assets	0.19	0.10	80	0.16	0.09	81	0.19	0.10	78	0.21
Nonaccrual assets	0.51	0.37	75	0.79	0.55	76	0.65	0.47	77	0.67
30+ days past due and nonaccrual assets	1.26	0.89	75	1.38	1	76	1.36	0.97	75	1.36
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.47	0.33	75	0.61	0.40	79	0.55	0.36	77	0.60
90+ days past due and nonaccrual assets + other real estate owned	0.47	0.35	75	0.61	0.42	78	0.55	0.37	77	0.60
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.68	0.38	84	0.85	0.48	86	0.74	0.41	84	1.03
Allowance for loan and lease losses	57.70	55.46	60	69.87	67.85	59	63.56	62.64	61	69.57
Equity capital + allowance for loan and lease losses	6.33	3.63	81	6.82	4.12	84	6.05	3.60	83	8.52
Tier 1 capital + allowance for loan and lease losses	7.10	3.90	86	8.85	4.89	87	7.84	4.30	85	9.79
Loans and leases + other real estate owned	1.02	0.61	83	1.32	0.82	83	1.14	0.71	82	1.52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.65	0.23	90	0.43	0.25	81	0.63	0.26	88	0.64	0.39	82	0.73	0.38	86
	90+ days past due		0.31	0.11	85	0.29	0.12	86	0.35	0.12	84	0.46	0.16	85	0.47	0.16	84
	Nonaccrual.....		0.66	0.41	80	0.86	0.60	76	0.77	0.52	77	0.87	0.76	67	0.58	0.46	67
Commercial and industrial	30–89 days past due		0.35	0.29	67	0.20	0.24	57	0.28	0.24	66	0.08	0.23	22	0.09	0.31	20
	90+ days past due		0.09	0.06	74	0.02	0.02	71	0.04	0.04	67	0	0.03	33	0	0.05	31
	Nonaccrual.....		0.65	0.47	71	1.14	0.65	78	0.82	0.57	73	0.90	0.75	66	1.19	0.83	72
Individuals	30–89 days past due		0.58	0.83	41	0.46	0.60	48	0.63	0.63	54	0.76	0.83	51	0.84	0.83	49
	90+ days past due		0.05	0.10	56	0.04	0.08	55	0.05	0.09	58	0.08	0.14	55	0.09	0.17	54
	Nonaccrual.....		0.03	0.17	35	0.04	0.17	36	0.02	0.17	33	0.03	0.28	27	0.05	0.17	39
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0.02	0	93	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.15	0.09	76	0.30	0.11	79	0.44	0.07	92	0.05	0.17	61	0.03	0.24	56
	90+ days past due		0.04	0	93	0	0	45	0	0	86	0	0	44	0	0	42
	Nonaccrual.....		0.78	0.27	83	1.38	0.51	85	1.09	0.70	82	0.73	0.49	76	0.77	0.67	73
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.74	0.13	90	1.22	0.11	95	0.59	0.12	90	0.52	0.18	84	0.87	0.20	91
	90+ days past due		0.16	0.01	95	0.13	0.01	94	0.14	0.01	96	0.20	0.01	95	0.26	0.01	93
	Nonaccrual.....		0.28	0.06	89	0.70	0.13	92	0.59	0.09	90	0.11	0.15	62	0.23	0.13	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.94	0.39	88	0.63	0.36	79	0.92	0.46	84	0.88	0.65	76	1	0.67	78
	90+ days past due	0.46	0.22	83	0.43	0.25	83	0.52	0.24	84	0.60	0.33	83	0.66	0.31	82
	Nonaccrual	0.53	0.58	56	0.66	0.76	50	0.64	0.71	54	0.73	0.89	52	0.63	0.73	50
Revolving	30–89 days past due	0.65	0.31	85	0.47	0.33	72	1	0.28	92	0.47	0.48	53	0.57	0.45	62
	90+ days past due	0.13	0.02	90	0.09	0.03	85	0.16	0.02	90	0.15	0.03	88	0.13	0.05	83
	Nonaccrual	0.80	0.86	68	0.80	1.05	59	0.77	1.18	61	0.76	1.13	53	0.58	1	46
Closed-end	30–89 days past due	1.03	0.41	88	0.69	0.36	80	0.90	0.49	80	1.07	0.65	80	1.25	0.70	83
	90+ days past due	0.57	0.25	84	0.56	0.27	83	0.65	0.26	83	0.81	0.38	84	0.96	0.35	84
Junior lien	Nonaccrual	0.45	0.57	50	0.60	0.71	46	0.60	0.67	51	0.71	0.87	52	0.66	0.70	53
	30–89 days past due	0.01	0.01	73	0.02	0.01	81	0.02	0.01	77	0.03	0.02	72	0.06	0.02	87
	90+ days past due	0	0	84	0	0	85	0.01	0	89	0.01	0	89	0.01	0	88
	Nonaccrual	0.02	0.02	59	0.05	0.04	62	0.03	0.03	56	0.03	0.04	48	0.06	0.04	69
Commercial real estate	30–89 days past due	0.14	0.13	67	0.07	0.16	40	0.15	0.15	64	0.10	0.26	39	0.12	0.18	44
	90+ days past due	0	0.01	58	0	0.01	55	0.01	0.01	68	0.01	0.02	66	0.02	0.03	63
	Nonaccrual	0.86	0.29	90	1.18	0.48	87	0.96	0.38	88	1.16	0.62	82	0.47	0.23	81
Construction and development	30–89 days past due	0.10	0.19	63	0.33	0.15	82	0.08	0.17	62	0.31	0.28	68	0.28	0.28	67
	90+ days past due	0	0.01	75	0.01	0.01	82	0.05	0.01	90	0.11	0.01	95	0.11	0.02	91
	Nonaccrual	0.03	0.14	54	0.12	0.31	59	0.04	0.20	44	0.11	0.41	48	0.14	0.20	64
1–4 family	30–89 days past due	0.06	0.02	82	0.22	0.03	94	0.06	0.02	85	0.17	0.03	89	0.15	0.06	81
	90+ days past due	0	0	45	0	0	45	0.03	0	93	0.05	0	95	0.06	0	94
Other	Nonaccrual	0	0.01	67	0	0.02	31	0	0.01	67	0.02	0.03	70	0	0.02	30
	30–89 days past due	0.04	0.13	60	0.11	0.10	76	0.02	0.13	57	0.13	0.22	59	0.13	0.20	65
	90+ days past due	0	0	80	0.01	0	87	0.02	0	92	0.06	0	96	0.05	0.01	89
	Nonaccrual	0.03	0.12	58	0.12	0.25	67	0.04	0.16	55	0.09	0.35	52	0.14	0.17	69
Multifamily	30–89 days past due	0.17	0.04	88	0.01	0.09	54	0.14	0.07	77	0	0.09	22	0.05	0.08	60
	90+ days past due	0.01	0	92	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.08	0.06	74	0.05	0.13	59	0.03	0.17	56	0.07	0.11	56	0.05	0.05	66
Nonfarm non-residential	30–89 days past due	0.14	0.10	68	0.04	0.12	39	0.16	0.13	70	0.08	0.23	38	0.10	0.14	46
	90+ days past due	0	0.01	33	0	0.01	60	0	0.01	31	0	0.02	26	0	0.03	51
	Nonaccrual	1.16	0.36	90	1.59	0.58	89	1.33	0.45	92	1.50	0.80	83	0.57	0.28	81
Owner Occupied	30–89 days past due	0.03	0.04	47	0.03	0.04	58	0.13	0.04	86	0.08	0.07	62	0.07	0.07	61
	90+ days past due	0	0	36	0	0	75	0	0	37	0	0	33	0	0.01	57
	Nonaccrual	0.42	0.12	93	0.90	0.20	96	0.62	0.17	92	0.99	0.27	96	0.53	0.16	91
Other	30–89 days past due	0.11	0.05	79	0.01	0.07	37	0.03	0.08	60	0.01	0.14	28	0.03	0.07	42
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	63
	Nonaccrual	0.74	0.21	89	0.69	0.31	81	0.72	0.23	87	0.51	0.44	63	0.04	0.10	41
Farmland	30–89 days past due	6.79	0.09	99	3.86	0.13	96	3.90	0.10	98	2.40	0.11	96	3.32	0.23	99
	90+ days past due	7.90	0	98	8.50	0.01	98	7.66	0	99	13.07	0	99	7.81	0.01	99
	Nonaccrual	2.75	0.51	87	2.43	1.06	83	2.90	0.69	89	2.37	1.13	78	1.84	0.84	77
Credit card	30–89 days past due	0.69	1.22	25	0.66	0.79	37	0.70	0.81	34	1.03	0.95	54	1.51	1.19	71
	90+ days past due	0.24	0.50	35	0.18	0.40	41	0.25	0.45	40	0.35	0.63	34	0.72	0.78	47
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	15,206,141	15,271,564	15,147,424	8,727,221	8,755,586										
Retained earnings	3,357,333	2,491,400	2,640,040	2,330,424	2,088,184										
Accumulated other comprehensive income (AOCI)	-3,276,266	-124,743	-229,940	191,562	-256,505										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	15,287,208	17,638,221	17,557,524	11,249,207	10,587,265										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	5,703,999	5,513,064	5,538,489	2,171,032	2,197,004										
Accumulated other comprehensive income-related adjustments	-3,276,266	-124,743	-229,940	191,563	-256,505										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	12,859,475	12,249,900	12,248,975	8,886,612	8,646,766										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	12,859,475	12,249,900	12,248,975	8,886,612	8,646,766										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,176,598	2,280,918	2,176,599	2,195,898	1,207,482										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,176,598	2,280,918	2,176,599	2,195,898	1,207,482										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	2,176,598	2,280,918	2,176,599	2,195,898	1,207,482										
Tier 1 Capital.	15,036,073	14,530,818	14,425,574	11,082,510	9,854,248										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	793,029	845,834	838,300	340,359	392,198										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	648,046	706,654	701,221	320,324	279,632										
Allowance for loan and lease losses in tier 2 capital	1,636,537	1,289,518	1,281,339	1,112,760	887,060										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	3,077,612	2,842,006	2,820,860	1,773,443	1,558,890										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,077,612	2,842,006	2,820,860	1,773,443	1,558,890										
Exited advanced approach tier 2 capital															
Total capital	18,113,685	17,372,824	17,246,434	12,855,953	11,413,138										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	182,431,725	174,103,481	174,144,194	121,132,711	108,603,616										
Less: Deductions from common equity tier 1 capital	5,703,999	5,513,064	5,538,489	2,171,032	2,197,004										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	176,727,726	168,590,417	168,605,705	118,961,679	106,406,612										
Total risk-weighted assets	138,759,392	128,023,184	131,266,165	88,878,043	87,511,987										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.27	11.77	12	9.57	12.59	6	9.33	12.37	6	10	12.35	15	9.88	12.11	19
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.84	12.48	24	11.35	13.31	16	10.99	13.11	15	12.47	13.08	46	11.26	12.78	28
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.05	14.27	33	13.57	15.21	19	13.14	14.91	19	14.46	15.23	45	13.04	14.36	32
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.51	9.22	27	8.62	9.07	38	8.56	8.98	40	9.32	9.13	56	9.26	9.76	41
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

	Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change			
		1-Year	5-Year	1-Year	5-Year	1-Year	5-Year	1-Year	5-Year	1-Year	5-Year	1-Year	5-Year	1-Year	5-Year	1-Year	5-Year			
Insurance Activities																				
Total insurance underwriting assets		5,879		6,496		6,362		16,078		25,642		-9.50		-82.64						
Total property and casualty assets		0		0		0		0		8,844				-100.00						
Reinsurance recoverables (P/C)																				
Total life and health assets		5,879		6,496		6,362		16,078		16,798		-9.50		-74.28						
Reinsurance recoverables (L/H)		0		0		0		0		0										
Separate account assets (L/H)																				
Total insurance underwriting equity		5,823		5,586		5,716		13,883		20,255		4.24		-64.43						
Total property and casualty equity		0		0		0		0		8,530				-100.00						
Total life and health equity		5,823		5,586		5,716		13,883		11,725		4.24		-30.46						
Total insurance underwriting net income		130		723		860		2,246		3,195		-82.02		-95.18						
Total property and casualty		0		0		0		88		263				-100.00						
Total life and health		130		723		860		2,158		2,932		-82.02		-94.86						
Claims and claims adjusted expense reserves (P/C)		0		0		0		0		313				-100.00						
Unearned premiums (P/C)		0		0		0		0		74				-100.00						
Policyholder benefit and contractholder funds (L/H)		2		3		3		4		9		-33.33		-98.77						
Separate account liabilities (L/H)		0		0		0		0		0										
Insurance activities revenue		60,835		60,135		82,472		75,707		68,085		1.16		34.96						
Other insurance activities income		60,824		60,076		82,398		75,633		67,897		1.25		36.81						
Insurance and reinsurance underwriting income		11		59		74		74		188		-81.36		-98.21						
Premiums		11		59		74		74		188		-81.36		-98.21						
Credit related insurance underwriting		11		59		74		74		188		-81.36		-98.21						
Other insurance underwriting		0		0		0		0		0										
Insurance benefits, losses, expenses		8,809		7,229		10,587		8,713		9,648		21.86		2306.83						
Net assets of insurance underwriting subsidiaries		1,958		6,503		6,262		16,252		16,349		-69.89		-89.99						
Life insurance assets		2,768,038		2,771,406		2,765,056		2,576,738		2,542,234		-0.12		12.53						
		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																				
Insurance underwriting assets / Consolidated assets		0	0	83	0	0	84	0	0	83	0.01	0	84	0.02	0.01	87				
Insurance underwriting assets (P/C) / Total insurance underwriting assets		0	51.77	16	0	53.46	18	0	53.11	18	0	53.67	17	34.49	51.47	46				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		100	48.23	83	100	46.54	82	100	46.89	82	100	46.33	82	65.51	48.53	53				
Separate account assets (L/H) / Total life assets		0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42				
Insurance activities revenue / Adjusted operating income		1.13	0.36	82	1.39	0.38	84	1.37	0.36	85	1.56	0.41	85	1.44	0.47	84				
Premium income / Insurance activities revenue		0.02	2.54	82	0.10	2.90	83	0.09	2.76	84	0.10	2.84	81	0.28	7.32	75				
Credit related premium income / Total premium income		100	32.83	84	100	31.14	85	100	32.99	84	100	38.23	81	100	34.91	83				
Other premium income / Total premium income		0	67.17	15	0	68.86	15	0	67.01	15	0	61.77	18	0	65.09	16				
Insurance underwriting net income / Consolidated net income		0.01	0.02	84	0.08	0.02	90	0.07	0.02	89	0.27	0.03	91	0.23	0.08	87				
Insurance net income (P/C) / Equity (P/C)			15.15			28.21			23.22			15.59		3.08	19.86	23				
Insurance net income (L/H) / Equity (L/H)		2.98	177.77	46	17.26	5.51	83	15.05	4.49	83	15.54	3.62	84	25.01	5.13	88				
Insurance benefits, losses, expenses / Insurance premiums		80,081.82	4,581.19	94	12,252.54	-364.02	95	14,306.76	927.51	94	11,774.32	447.82	95	5,131.91	233.61	96				
Reinsurance recovery (P/C) / Total assets (P/C)			0.07			0.07			0.07			0.07		0	0.15	42				
Reinsurance recovery (L/H) / Total assets (L/H)		0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45				
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	89	0	0	90	0	0	89	0.01	0	92	0.01	0	89				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		16.14	12.02	66	16.66	11.72	67	16.80	12	68	19.98	11.03	88	23.90	11.51	92				
Broker-Dealer Activities																				
Net assets of broker-dealer subsidiaries (\$000)			227,430			135,857			116,677			91,279			114,314					
Net assets of broker-dealer subsidiaries / Consolidated assets		0.13	0.55	84	0.08	0.44	84	0.07	0.46	80	0.07	0.75	81	0.10	1.39	77				

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,319,409	929,586	1,115,297	617,786	568,224
Real estate loans.....	2,621	2,595	1,749	0	0
Commercial and industrial loans	736,393	326,772	417,627	58,136	74,823
Loans to depository institutions and other banks acceptances	580,394	600,219	695,921	559,650	493,401
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	1	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	4,300	4,300	4,300	4,300	4,301
Interest-bearing bank balances	9,128	19,567	22,057	0	0
Total selected foreign assets	1,332,837	953,453	1,141,654	622,086	572,525
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.79	0.84	74	0.84	0.63	73	1.14	0.66	73	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....	41.94	20.31	76	52.54	-0.16	90	80.53	6.83	88	8.72	-2.40	73	-18.85	22.48	14
Total selected assets.....	39.79	21.10	78	55.36	3.36	88	83.52	9.48	90	8.66	2.04	64	-18.74	12.40	18
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	225,366		-100.00
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	225,366		-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		-100.00
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0		0.21
1–4 family residential loans		0	0	0	0	0		0
Home equity lines		0	0	0	0	0		0
Credit card receivables		0	0	0	0	0		0
Auto loans		0	0	0	0	0		0.21
Commercial and Industrial loans		0	0	0	0	0		0
All other loans and leases		0	0	0	0	0		0
Asset-backed commercial paper conduits		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		0
Liquidity commitments provided to conduit structures		0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								17.38
Home equity lines								10.14
Credit card receivables								0.96
Auto loans and other consumer loans								22.24
Commercial and industrial loans								29.61
All other loans and leases								19.66

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....					0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....					0	
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....					0	
Seller's interest carried as securities and loans					0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.37	0.40	0.43	0.48	0.60	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	4,008	-100.00
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	-100.00
Total 30–89 days past due securitized assets.....	0	0	0	0	4,008	-100.00
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	465	-100.00
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	-100.00
Total 90+ days past due securitized assets	0	0	0	0	465	-100.00
Total past due securitized assets.....	0	0	0	0	4,473	-100.00
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	317	-100.00
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	-100.00
Total net losses on securitized assets.....	0	0	0	0	317	-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					1.78
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					1.78
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					0.21
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					0.21
Total past due securitized assets percent of securitized assets					1.98
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					0.14
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					0.14
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					1.25
Home equity lines					0.57
Credit card receivables					1.51
Commercial and industrial loans					0.09
All other loans and leases					0.59
Total managed loans past due 30–89 days					0.57
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					0.96
Home equity lines					0.13
Credit card receivables					0.72
Commercial and industrial loans					0
All other loans and leases					0.09
Total managed loans past due 90+ days					0.23
Total Past Due Managed Assets					0.80
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					0.03
Home equity lines					0.11
Credit card receivables					7.24
Commercial and industrial loans					0.42
All other loans and leases					0.33
Net Losses on Managed Assets Percent of Total Managed Assets					0.35

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		945,731	910,494	1,397,477	1,530,319	692,407	3.87	535.37
Dividends		940,523	908,223	1,394,398	1,526,798	684,697	3.56	601.76
Interest		5,208	2,271	3,079	3,521	7,710	129.33	-64.87
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		15,047	19,941	20,258	37,546	5,536	-24.54	1.59
Dividends		14,000	19,000	19,000	36,310	3,409	-26.32	7.69
Interest		1,047	941	1,258	1,236	2,127	11.26	-42.19
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0				
Dividends		0	0	0				
Interest		0	0	0				
Management and service fees		0	0	0				
Other income		0	0	0				
Total income from subsidiaries		960,778	930,435	1,417,735	1,567,865	697,943	3.26	487.06
Securities gains (losses)		0	0	0	0	0		
Other operating income		3,050	-710	-2,074	9,130	1,806		19.47
Total operating income		963,828	929,725	1,415,661	1,576,995	699,749	3.67	479.88
Operating Expenses								
Personnel expenses		5,916	3,521	6,127	16,519	6,126	68.02	-56.69
Interest expense		59,952	42,956	60,417	115,089	142,742	39.57	-10.48
Other expenses		117,869	184,432	230,971	123,492	144,684	-36.09	27.27
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		183,737	230,909	297,515	255,100	293,552	-20.43	6.05
Income (loss) before taxes		770,597	699,535	1,119,855	1,324,113	406,584	10.16	
Applicable income taxes (credit)		-30,809	-42,641	-56,478	-46,049	-63,418		
Extraordinary items								
Income before undistributed income of subsidiaries		801,406	742,176	1,176,333	1,370,162	470,002	7.98	1463.51
Equity in undistributed income of subsidiaries		791,236	151,945	118,383	-552,950	940,912	420.74	12.53
Bank subsidiaries		774,962	134,548	97,017	-546,729	907,727	475.97	9.81
Nonbank subsidiaries		16,274	17,397	21,366	-6,221	33,185	-6.46	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		1,592,642	894,121	1,294,716	817,212	1,410,914	78.12	111.11
Memoranda								
Bank net income		1,715,485	1,042,771	1,491,415	980,069	1,592,424	64.51	104.29
Nonbank net income		30,274	36,397	40,366	30,089	36,594	-16.82	190.48
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		18,285,296	79.93	19,719,550	81.21	19,606,697	84.43	12,818,678	12,892,784	-7.27	54.40
Common and preferred stock		17,112,286	74.81	19,409,512	79.93	19,296,663	83.10	12,508,643	12,832,750	-11.84	54.80
Excess cost over fair value		204,732	0.89	13,215	0.05	13,215	0.06	13,215	13,215	1449.24	1676.57
Loans, advances, notes, and bonds		797,002	3.48	296,823	1.22	296,819	1.28	296,820	46,819	168.51	9.21
Other receivables		171,276	0.75	0	0	0	0	0	0		268.99
Investment in nonbank subsidiaries		261,295	1.14	251,209	1.03	252,447	1.09	184,116	198,567	4.01	-53.00
Common and preferred stock		234,599	1.03	211,242	0.87	217,199	0.94	147,091	164,758	11.06	-52.17
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		26,696	0.12	39,967	0.16	35,248	0.15	37,025	33,809	-33.20	-57.72
Other receivables		0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		81,094	0.35	83,767	0.34	83,767	0.36	63,212	56,500	-3.19	105.68
Securities		156,822	0.69	214,997	0.89	223,016	0.96	38,997	37,890	-27.06	489968.75
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		3,869,403	16.92	3,750,847	15.45	2,832,449	12.20	4,465,546	3,119,320	3.16	100.39
Cash and due from unrelated depository institution		15	0	32	0	34	0	41	27	-53.13	
Premises, furnishings, fixtures and equipment		1,296	0.01	1,344	0.01	1,349	0.01	1,967	2,112	-3.57	-21.31
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		220,193	0.96	261,547	1.08	222,375	0.96	312,070	238,783	-15.81	11.63
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		22,875,414	100.00	24,283,293	100.00	23,222,134	100.00	17,884,627	16,545,983	-5.80	57.03
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		2,989,870	13.07	2,797,945	11.52	2,077,506	8.95	3,635,923	3,292,011	6.86	28.12
Subordinated notes and debentures		725,780	3.17	786,380	3.24	785,568	3.38	255,497	552,092	-7.71	28.59
Other liabilities		1,073,190	4.69	879,921	3.62	750,470	3.23	607,161	577,988	21.96	63.47
Balance due to subsidiaries and related institutions		951,039	4.16	340,330	1.40	312,162	1.34	393,706	329,145	179.45	202.69
Total liabilities		5,739,879	25.09	4,804,576	19.79	3,925,706	16.91	4,892,287	4,751,236	19.47	48.36
Equity Capital		17,135,535	74.91	19,478,717	80.21	19,296,428	83.09	12,992,340	11,794,747	-12.03	60.16
Perpetual preferred stock (income surplus)		2,176,598	9.52	2,280,918	9.39	2,176,599	9.37	2,195,898	1,207,482	-4.57	102.36
Common stock		14,491	0.06	14,528	0.06	14,440	0.06	10,223	10,245	-0.25	33.62
Common surplus		15,271,533	66.76	15,335,678	63.15	15,212,304	65.51	8,776,189	8,800,943	-0.42	55.57
Retained earnings		3,029,062	13.24	2,050,978	8.45	2,202,345	9.48	1,877,659	2,088,184	47.69	1405.39
Accumulated other comprehensive income		-3,276,266	-14.32	-124,743	-0.51	-229,940	-0.99	191,562	-256,505		
Other equity capital components		-79,883	-0.35	-78,642	-0.32	-79,320	-0.34	-59,191	-55,602		
Total liabilities and equity capital		22,875,414	100.00	24,283,293	100.00	23,222,134	100.00	17,884,627	16,545,983	-5.80	57.03
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		247,617	1.08	255,204	1.05	247,508	1.07	251,745	251,563	-2.97	-1.96
Notes payable to subsidiaries that issued TPS		247,617	1.08	255,204	1.05	247,508	1.07	251,745	251,563	-2.97	-1.96
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.46	11.02	60	7.37	12.52	6	7.63	11.94	9	6.64	7.29	38	12.21	9.68	78
Bank net income / Average equity investment in banks	12.48	11.60	63	8.71	12.35	20	8.97	11.80	24	7.73	7.45	51	12.87	10.51	77
Nonbank net income / Average equity investment in nonbanks	18.15	9.71	75	25	13.18	76	20.31	13.12	73	19.45	9.75	81	23.88	7.89	85
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	107.71	98.76	82	116.63	96.45	96	115.19	96.79	96	119.93	88.16	94	112.86	82.22	91
Nonbank net income / Parent net income	1.90	2.50	69	4.07	3.22	75	3.12	3.40	69	3.68	3.59	71	2.59	5.93	68
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	33.50	18.39	83	24.67	16.51	79	20.34	16.81	72	37.66	20.06	80	40.28	20.43	80
Total debt / Equity capital	21.68	12.61	77	18.40	11.37	78	14.84	11.71	72	29.95	14.41	81	32.59	14.31	79
Total debt + notes payable to subs that issued TPS / Equity capital	23.13	14.76	79	19.71	13.41	76	16.12	13.63	70	31.89	16.67	81	34.72	16.36	79
Total debt + Loans guaranteed for affiliate / Equity capital	21.68	12.68	77	18.40	11.46	78	14.84	11.77	72	29.95	14.68	81	32.59	14.56	79
Total debt / Equity capital – excess over fair value	21.95	12.75	78	18.41	11.47	78	14.85	11.81	71	29.98	14.52	81	32.63	14.51	79
Long-term debt / Equity capital	21.68	11.91	79	18.40	10.65	79	14.84	10.95	73	29.95	13.56	81	32.59	13.04	80
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	1.19	0.09	93	0.07	0.08	83	0.07	0.05	84	0.10	0.08	82	0.11	0.12	82
Long-term debt / Consolidated long-term debt	36.50	39.59	44	60.93	40.69	66	48.34	39.86	51	59.69	34.67	75	47.54	28.44	69
Double Leverage															
Equity investment in subs / Equity capital	102.43	104.01	48	100.80	103.15	40	101.20	103.22	45	97.51	102.81	20	110.31	103.22	83
Total investment in subs / Equity capital	108.23	109.29	64	102.53	108.29	40	102.92	108.40	42	100.08	110.16	25	110.99	111.07	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.20	0.39	48	0.13	0.27	47	0.18	0.29	50	-0.40	0.47	18	0.86	0.36	73
Equity investment in subs – equity cap / Net income-div (X)	0.38	1.15	32	0.62	0.85	55	0.69	1.05	49		1.82		1.67	1.22	71
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	105.46	130.36	43	104.61	152.56	34	117.96	152.85	38	166.96	136.59	73	78.85	177.68	12
Cash from ops + noncash items + op expense / Op expense + dividend	111.39	118.32	48	106.29	155.61	34	108.81	154.48	32	180.79	147.24	73	77.73	190.27	9
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	210.92	105.80	86	57.64	94.59	23	39.74	98.54	11	177.25	134.08	76	180.47	116.34	87
Pretax operating income + interest expense / Interest expense	1,385.36	1,565.66	64	1,728.49	1,645.53	66	1,953.54	1,835.33	68	1,250.51	2,016.32	57	384.84	1,968.54	22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,295.06	1,454.22	60	1,499.38	1,896.20	58	1,714.37	1,770.77	66	1,198.65	1,539.23	62	367.32	1,632.83	20
Dividends + interest from subsidiaries / Interest expense + dividends	116.33	150.57	44	124.35	174.48	40	139.10	174.12	46	187.42	150.43	73	84.33	210.80	10
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	18.83	26.99	43	8.64	40.79	22	9.84	47.61	19	8.14	35.64	24	19.15	57.11	38
Other Ratios															
Net assets that reprice within 1 year / Total assets	16.19	3.60	92	13.39	3.29	91	10.47	3.44	87	23	3.85	98	16.70	2.64	94
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.30	46	0	0.60	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.65	42	0	1.04	44	0	0.92	42	0	1.03	40	0	0.54	40
Total	0	0.95	38	0	1.64	41	0	1.09	39	0	1.13	37	0	0.58	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.23	1.77	59	0.18	1.76	57	0.17	1.76	58	0.21	2.66	56	0.25	5.62	55
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	95.57	70.90	72	95.03	69.90	75	81.51	66.37	67	52.66	81.10	30	145.73	57.84	92
Dividends declared / Net income	48.09	31.93	84	78.88	27.22	97	74.06	28.27	97	88.28	42.29	94	48.54	33.08	79
Net income – dividends / Average equity.....	5.95	7.51	39	1.56	9.25	2	1.98	8.62	2	0.78	4.14	13	6.28	6.46	47
Percent of Dividends Paid															
Dividends from bank subsidiaries	122.80	133.26	50	128.77	160.45	47	145.43	155.92	54	211.62	132.17	76	99.97	178.13	25
Dividends from nonbank subsidiaries	1.83	2.76	70	2.69	6.19	63	1.98	4.90	66	5.03	3.41	76	0.50	7.53	53
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	124.62	183.35	42	131.47	213.42	37	147.41	203.53	44	216.66	174.85	73	100.47	260.40	13
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	54.83	43.79	63	87.10	43.30	88	93.49	45.96	91	155.78	60.28	97	43	66.55	27
Interest income from bank subsidiaries.....	0.30	0.21	79	0.22	0.11	82	0.21	0.11	81	0.36	0.36	72	0.48	0.54	69
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	55.13	52.71	63	87.31	48.70	86	93.70	51.33	90	156.14	62.88	96	43.48	69.36	27
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	46.24	47.96	51	52.20	66.90	42	47.07	62.63	46	120.68	56.39	80	9.32	82.95	33
Interest income from nonbank subsidiaries.....	3.46	3.25	75	2.59	2.38	76	3.12	2.44	78	4.11	7.38	73	5.81	20.25	64
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	49.70	64.26	45	54.79	94.31	40	50.19	87.22	41	124.78	79.84	77	15.13	150.41	18
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.58	67.73	60	97.69	72.55	60	98.50	74.16	59	96.82	69.76	60	97.85	67.32	68
Interest income from bank subsidiaries.....	0.54	0.98	76	0.24	0.27	78	0.22	0.23	79	0.22	0.63	65	1.10	0.80	72
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.12	81.70	48	97.93	82.68	52	98.72	83.13	53	97.04	82.20	46	98.95	78.80	60
Dividends from nonbank subsidiaries		1.45		2.04	3.56	68	1.34	3.07	68	2.30	1.95	74	0.49	2.65	57
Interest income from nonbank subsidiaries.....		0.11		0.28	0.20	82	0.09	0.18	81	0.08	0.73	76	0.30	1.19	75
Management and service fees from nonbank subsidiaries		0		0.01	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....		0		0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries		1.56		4.41	2.14	60	1.43	4.67	62	2.38	4.70	65	0.79	7.29	49
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	6.66	27.96	39	7.12	28.03	38	8.64	26.38	40	6.47	27.08	39	6.54	28.33	40